



ARBUTHNOT LATHAM

Bankers since 1833

## Fixed Term Deposits for Personal Clients (USD)

Summary Box						
<b>Account name</b>	Fixed Term Deposit					
<b>What is the interest rate?</b>	<b>Term</b>	<b>Gross annual interest</b>		<b>Term</b>	<b>Gross annual interest</b>	
	1-month	3.75%		9-month	3.75%	
	3-month	4.25%		12-month	3.50%	
	6-month	3.75%				
	<p>We calculate interest daily, which will accrue from the day that your Fixed Term Deposit account is opened and funded with the minimum account opening balance.</p> <p>We will pay interest at maturity.</p> <p>We will credit any interest to your nominated USD account held at Arbuthnot Latham.</p> <p>Alternative rates and currencies may be available.</p>					
<b>Can Arbuthnot Latham change the interest rate?</b>	No, the interest rate is fixed and cannot be changed during the term of your deposit.					
<b>What would the estimated balance be at maturity based on a \$100,000 deposit?</b>	<b>Term</b>	<b>Balance at maturity</b>	<b>Estimated interest earned</b>	<b>Term</b>	<b>Balance at maturity</b>	<b>Estimated interest earned</b>
	1-month	\$100,313	\$313	9-month	\$102,844	\$2,844
	3-month	\$101,074	\$1,074	12-month	\$103,549	\$3,549
	6-month	\$101,896	\$1,896			
	<p>These are illustrative examples only. They assume the full deposit was made when the account was opened, and interest is paid at maturity. Interest is rounded to the nearest dollar. If you choose a different term to those illustrated, interest may differ from the illustrative examples shown. Please review your deposit confirmation on receipt.</p>					

<p><b>How do I open and manage my account?</b></p>	<p>Fixed Term Deposit accounts are available to existing Arbuthnot Latham clients. The minimum account opening balance is \$100,000.</p> <p>You can open a Fixed Term Deposit account and give instructions by contacting your banker by phone or email.</p>
<p><b>Can I withdraw money?</b></p>	<p>At maturity, the original deposit and interest on your Fixed Term Deposit will be credited to your nominated account held in your name at Arbuthnot Latham. We will advise you 10 days prior to this date to let you know that your deposit is maturing.</p> <p>As this is a Fixed Term Deposit, you <b>cannot</b> make withdrawals, transfers or close the account during the fixed term unless there are exceptional circumstances in accordance with our terms and conditions. Charges and interest penalties may apply.</p>
<p><b>Additional information</b></p>	<p>Please note, we reserve the right to withdraw this product at any time.</p> <p><b>Interest will be paid gross without the deduction of income tax.</b></p> <p>If the interest you earn is more than your Personal Savings Allowance, it is your responsibility to declare your income and pay any tax due. Current tax regulations may change in the future and any tax due depends on your individual financial circumstances.</p>

## Key Information

Information provided in the summary box outlines the key features of the Fixed Term Deposit account and is not intended to be a substitute for reading the Terms & Conditions that apply to the account. You can find these on our website or ask us for a copy: [www.arbuthnotlatham.co.uk/products-terms](http://www.arbuthnotlatham.co.uk/products-terms)



Protected